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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In the Application of )  
 )  
Martin Loeser ) Examiner: C. Buchanan  
 )  
for PAYMENT SYSTEM BY MEANS OF ) Art Unit: 3627  
A MOBILE DEVICE )  
 )  
Serial No: 10/058,551 )  
 )  
Filed On: January 28, 2002 ) (Our Docket No.: 6400-0030)

Hartford, Connecticut, March 11, 2004

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**RESPONSE TO FINAL OFFICE ACTION**

SIR:

In response to the Final Office Action mailed on December 11, 2003, please  
amend the above-identified application as follows: